

Table I.D.3.c(1996) Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.2%	22.7%	22.3%	28.2%	22.7%	22.3%	23.6%	23.0%
Industry group								
Agric., fish., forest.	19.4%						21.0%	17.3% *
Mining	10.9% *						31.3% *	9.0% *
Construction	19.0%						17.6%	20.7% *
Manufacturing	22.8%						18.5%	23.2%
Transp., commu., util.	16.3%						24.3%	15.5%
Wholesale trade	22.4%						18.7%	24.0%
Retail trade	31.4%						28.3%	32.4%
Fin., ins., real est.	23.2%						23.3%	23.2%
Services	24.3%						27.0%	23.2%
Unknown	25.9% *						25.9% *	0.0%
Ownership								
For profit, incorporated	23.3%						22.0%	23.6%
For profit, unincorporated	27.5%						27.4%	27.6%
Nonprofit	21.0%						31.0%	18.8%
Unknown	21.3%						13.4% *	22.6%
Age of firm								
Less than 5 years	21.6%						18.9%	32.4%
5-9 years	29.2%						24.5%	35.5%
10-19 years	28.3%						28.3%	28.2%
20 or more years	23.8%						22.0%	24.4%
Unknown	21.0%						27.4%	20.8%
Multi/single status								
2 or more locations	23.3%						27.0%	23.1%
1 location only	22.9%						23.2%	22.4%
Percent full-time employees								
Less than 25%	21.0%						26.5%	19.0%
25-49%	22.2%						21.4%	22.4%
50-74%	23.2%						23.3%	23.2%
75% or more	23.2%						23.7%	23.1%
Union presence								
No union employees	24.9%						24.6%	25.0%
Has union employees	23.7%						23.5%	23.8%
Unknown	18.8%						12.9%	19.2%
Percent low wage employees								
50% or more low wage	30.6%						25.0%	32.1%
Less than 50% low wage	21.5%						24.0%	20.5%
Unknown	24.9%						18.0%	25.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.D.3.c(1996) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.08%	2.96%	2.89%	2.19%	1.98%	2.08%	1.44%	1.57%
Industry group								
Agric., fish., forest.	5.36%						6.22%	9.45% *
Mining	5.72% *						9.84% *	5.08% *
Construction	3.31%						2.45%	6.85% *
Manufacturing	3.56%						3.36%	3.97%
Transp., commu., util.	2.23%						6.07%	2.50%
Wholesale trade	2.16%						3.58%	2.52%
Retail trade	1.02%						3.28%	1.17%
Fin., ins., real est.	2.77%						2.20%	3.19%
Services	1.96%						4.06%	2.25%
Unknown	9.37% *						9.37% *	0.00%
Ownership								
For profit, incorporated	1.21%						1.33%	1.68%
For profit, unincorporated	3.14%						3.99%	4.38%
Nonprofit	2.05%						6.32%	3.43%
Unknown	3.54%						11.26% *	3.56%
Age of firm								
Less than 5 years	2.38%						2.22%	5.11%
5-9 years	4.22%						2.40%	7.86%
10-19 years	3.34%						3.80%	6.23%
20 or more years	3.19%						1.51%	4.07%
Unknown	0.78%						4.06%	0.78%
Multi/single status								
2 or more locations	1.78%						4.01%	1.79%
1 location only	1.56%						1.84%	4.04%
Percent full-time employees								
Less than 25%	3.73%						7.82%	2.85%
25-49%	2.67%						5.01%	4.01%
50-74%	3.60%						3.15%	4.50%
75% or more	1.32%						1.60%	1.88%
Union presence								
No union employees	0.82%						1.52%	1.51%
Has union employees	5.62%						6.46%	6.54%
Unknown	1.65%						3.57%	1.83%
Percent low wage employees								
50% or more low wage	2.55%						3.64%	2.92%
Less than 50% low wage	0.72%						1.60%	1.38%
Unknown	2.59%						3.60%	2.73%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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